

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

PATRICK J REED  
JACQUELINE N REED  
Debtor(s)

Case No. 19-23693JCM

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/20/2019.
- 2) The plan was confirmed on 11/18/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 06/19/2020.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 09/26/2024.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 67.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$13,708.98.
- 10) Amount of unsecured claims discharged without full payment: \$14,582.26.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$103,405.00
Less amount refunded to debtor	\$3,459.78

<b>NET RECEIPTS:</b>	<b>\$99,945.22</b>
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**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,100.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$5,153.54
Other	\$0.00

<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	<b>\$8,253.54</b>
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Attorney fees paid and disclosed by debtor:	\$900.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLEGHENY HEALTH NETWORK	Unsecured	0.00	NA	NA	0.00	0.00
ALLY FINANCIAL(*)	Unsecured	0.00	NA	NA	0.00	0.00
BANK OF AMERICA**	Unsecured	0.00	NA	NA	0.00	0.00
BARCLAYS BANK DELAWARE	Unsecured	0.00	NA	NA	0.00	0.00
BBY/CBNA	Unsecured	0.00	NA	NA	0.00	0.00
CITIZENS BANK NA	Secured	22,276.26	22,276.26	21,046.71	21,046.71	2,568.97
COMENITY BANK++	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY BANK++	Unsecured	0.00	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL BA	Unsecured	0.00	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	10,686.00	10,700.17	10,700.17	954.42	0.00
ECMC(*)	Unsecured	48,048.00	13,038.90	13,038.90	1,163.02	0.00
FED LOAN SERVICING++	Unsecured	8,553.00	NA	NA	0.00	0.00
FIRST NATIONAL BANK OF PA(*)	Unsecured	0.00	NA	NA	0.00	0.00
FORBES HOSPITAL++	Unsecured	0.00	NA	NA	0.00	0.00
HUNTINGTON NATIONAL BANK(*)	Unsecured	0.00	NA	NA	0.00	0.00
JARED	Unsecured	0.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	4,161.00	4,161.69	4,161.69	371.21	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	500.00	528.17	528.17	47.11	0.00
KAY JEWELERS	Unsecured	0.00	NA	NA	0.00	0.00
KEYBANK NA**	Secured	12,431.00	12,465.65	11,272.08	11,272.08	1,427.09
KEYBANK NA**	Unsecured	0.00	NA	NA	0.00	0.00
KOHLS++	Unsecured	0.00	NA	NA	0.00	0.00
MIDFIRST BANK	Secured	95,985.00	96,667.60	0.00	46,795.02	0.00
MIDFIRST BANK	Secured	0.00	1,184.57	1,184.57	1,184.57	0.00
PNC BANK	Unsecured	0.00	35,266.06	35,266.06	3,145.61	0.00
SLM BANK	Unsecured	1,047.00	1,059.08	1,059.08	94.47	0.00
SLM BANK	Unsecured	539.00	551.93	551.93	49.23	0.00
STATE COLLECTION SERVICE INC	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK**	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK**	Unsecured	0.00	NA	NA	0.00	0.00
UPMC HEALTH SERVICES	Unsecured	NA	620.30	620.30	55.33	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
US DEPARTMENT OF EDUCATION	Unsecured	0.00	17,005.55	17,005.55	1,516.84	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$46,795.02	\$0.00
Mortgage Arrearage	\$1,184.57	\$1,184.57	\$0.00
Debt Secured by Vehicle	\$32,318.79	\$32,318.79	\$3,996.06
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$33,503.36</b>	<b>\$80,298.38</b>	<b>\$3,996.06</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$82,931.85</b>	<b>\$7,397.24</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration                            \$8,253.54  
Disbursements to Creditors                            \$91,691.68

**TOTAL DISBURSEMENTS :**                            **\$99,945.22**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/04/2025

By: /s/ Ronda J. Winneccour

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.